

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re:	§	
	§	
ANDRZEY PELC	§	Case No. 17-17123
JANINA PELC	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/02/2017 . The undersigned trustee was appointed on 06/02/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,999.98

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	73.67
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 7,926.31

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/20/2017 and the deadline for filing governmental claims was 11/29/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,550.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,550.00, for a total compensation of \$ 1,550.00<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00, and now requests reimbursement for expenses of \$ 4.24, for total expenses of \$ 4.24<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/29/2018 By: /s/ RONALD R. PETERSON  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No:	17-17123	JBS	Judge:	Jack B. Schmetterer	Trustee Name:	RONALD R. PETERSON
Case Name:	ANDRZEY PELC				Date Filed (f) or Converted (c):	06/02/2017 (f)
	JANINA PELC				341(a) Meeting Date:	07/11/2017
For Period Ending:	06/04/2018				Claims Bar Date:	11/20/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2001 Volvo Semi 600 Class 8	4,000.00	Unknown		7,999.98	FA
2. 1348 Inverness Drive, Elgin, IL 60120	140,000.00	0.00		0.00	FA
3. 2014 Ford Escape	14,000.00	0.00		0.00	FA
4. 2009 Hyundai Sonata	3,000.00	0.00		0.00	FA
5. 2008 Toyota Sienna	3,000.00	0.00		0.00	FA
6. Household goods & Used Furniture	3,000.00	0.00		0.00	FA
7. TV, Computer, Phone	1,500.00	0.00		0.00	FA
8. Clothes	1,000.00	0.00		0.00	FA
9. Chase Bank - Checking	1,000.00	0.00		0.00	FA
10. Chase Bank - Business Checking	2,000.00	0.00		0.00	FA
11. J&A Quality Carrier, INC.	0.00	0.00		0.00	FA
12. IRA - Qualified Plan	11,000.00	0.00		0.00	FA
13. Term Life Insurance Policy - No Cash Value	0.00	0.00		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$183,500.00	\$0.00	\$7,999.98      \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

April 8, 2018: All money has been received, and the case is ready for closing.

Initial Projected Date of Final Report (TFR): 02/01/2018

Current Projected Date of Final Report (TFR): 07/31/2018

Exhibit A

Case 17-17123 Doc 27 Filed 07/17/18 Entered 07/17/18 08:50:13 Desc Main

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-17123  
Case Name: ANDRZEY PELC  
JANINA PELC

Trustee Name: RONALD R. PETERSON  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8976  
Checking

Exhibit B

Taxpayer ID No: XX-XXX3980  
For Period Ending: 06/04/2018

Blanket Bond (per case limit): \$54,824,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/02/17	1	Jannina M Pelc	Sale of Truck	1129-000	\$1,333.33		\$1,333.33
10/13/17	1	Jaina M. Pelc/Andrezey W. Pelc	Sale of Tractor and Trailer 2nd Installment	1129-000	\$1,333.33		\$2,666.66
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,656.66
11/08/17	1	Janina M Pelc	Purchsae of Class 8 Tractor Installment sale of Tractor	1129-000	\$1,333.33		\$3,989.99
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,979.99
12/08/17	1	Janina M Pelc	Sale of Tractor and Trailer	1129-000	\$1,333.33		\$5,313.32
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,303.32
01/17/18	1	Jannina M Pelc/Andrzej W. Pelc	Buy Back of Truck	1129-000	\$1,333.33		\$6,636.65
02/05/18	1	Janina M Pelc	Sale of Tractor and Trailer	1129-000	\$1,333.33		\$7,969.98
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$7,959.98
03/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.43	\$7,949.55
04/06/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.82	\$7,937.73
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$11.42	\$7,926.31

COLUMN TOTALS

\$7,999.98

\$73.67

Case 17-17123	Doc 27	Filed 07/17/18	Entered 07/17/18 08:50:13	Desc	Main	
	Document		Page 6 of 12	Less: Bank Transfers/ CDs		\$0.00
				Subtotal		\$7,999.98
				Less: Payments to Debtors		\$0.00
				Net		\$7,999.98

\$0.00  
\$73.67  
\$0.00  
\$73.67

Exhibit B

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX8976 - Checking	\$7,999.98	\$73.67	\$7,926.31
	\$7,999.98	\$73.67	\$7,926.31
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$7,999.98		
Total Gross Receipts:	\$7,999.98		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-17123

Date: June 29, 2018

Debtor Name: ANDRZEY PELC

Claims Bar Date: 11/20/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	RONALD R. PETERSON JENNER & BLOCK LLP CHICAGO, IL 60654-3456	Administrative Payment Status: Valid To Pay		\$0.00	\$1,550.00	\$1,550.00
100 2200	RONALD R. PETERSON JENNER & BLOCK LLP CHICAGO, IL 60654-3456	Administrative Payment Status: Valid To Pay		\$0.00	\$4.24	\$4.24
1 300 7100	Commerce Bank P O Box 419248 Kcree-10 Kansas City, Mo 64141-6248	Unsecured Payment Status: Valid To Pay	Date Filed: 08/22/2017	\$0.00	\$11,150.47	\$11,150.47
2 300 7100	Commerce Bank P O Box 419248 Kcree-10 Kansas City, Mo 64141-6248	Unsecured Payment Status: Valid To Pay	Date Filed: 08/22/2017	\$0.00	\$6,582.49	\$6,582.49
3 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured Payment Status: Valid To Pay	Date Filed: 08/23/2017	\$0.00	\$10,682.11	\$10,682.11
4 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured Payment Status: Valid To Pay	Date Filed: 08/23/2017	\$0.00	\$19,305.15	\$19,305.15
5 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured Payment Status: Valid To Pay	Date Filed: 08/23/2017	\$0.00	\$15,277.26	\$15,277.26
6 300 7100	QUANTUM3 GROUP LLC AS AGENT FOR Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured Payment Status: Valid To Pay	Date Filed: 09/05/2017	\$0.00	\$778.95	\$778.95
7 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured Payment Status: Valid To Pay	Date Filed: 09/07/2017	\$0.00	\$10,403.31	\$10,403.31



## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-17123

Date: June 29, 2018

Debtor Name: ANDRZEY PELC

Claims Bar Date: 11/20/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
8	Capital One, N.A.	Unsecured	Date Filed: 09/11/2017	\$0.00	\$560.00	\$560.00
300	C/O Becket And Lee Llp	Payment Status:				
7100	Po Box 3001	Valid To Pay				
	Malvern, Pa 19355-0701					
9	Bureaus Investment Group	Unsecured	Date Filed: 10/19/2017	\$0.00	\$715.30	\$715.30
300	Portfolio No 15 Llc	Payment Status:				
7100	C/O Pra Receivables Management, Llc	Valid To Pay				
	Po Box 41021					
	Norfolk Va 23541					
10	Department Stores National Bank	Unsecured	Date Filed: 11/03/2017	\$0.00	\$1,225.31	\$1,225.31
300	C/O Quantum3 Group Llc	Payment Status:				
7100	Po Box 657	Valid To Pay				
	Kirkland, Wa 98083-0657					
11	Synchrony Bank	Unsecured	Date Filed: 11/10/2017	\$0.00	\$906.76	\$906.76
300	C/O Pra Receivables Management, Llc	Payment Status:				
7100	Po Box 41021	Valid To Pay				
	Norfolk Va 23541					
12	Cavalry Spv I, Llc	Unsecured	Date Filed: 11/15/2017	\$0.00	\$7,656.33	\$7,656.33
300	Bass & Associates, P.C.	Payment Status:				
7100	3936 E. Ft. Lowell Road, Suite #200	Valid To Pay				
	Tucson, Az 85712					
13	Pnc Bank, N.A.	Unsecured	Date Filed: 11/20/2017	\$0.00	\$12,584.42	\$12,584.42
300	Po Box 94982	Payment Status:				
7100	Cleveland, Oh 44101	Valid To Pay				
14	Pnc Bank, N.A.	Unsecured	Date Filed: 11/20/2017	\$0.00	\$14,592.42	\$14,592.42
300	Po Box 94982	Payment Status:				
7100	Cleveland, Oh 44101	Valid To Pay				
15	Pnc Bank, N.A.	Unsecured	Date Filed: 11/20/2017	\$0.00	\$10,934.75	\$10,934.75
300	Po Box 94982	Payment Status:				
7100	Cleveland, Oh 44101	Valid To Pay				
Case Totals				\$0.00	\$124,909.27	\$124,909.27

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-17123

Case Name: ANDRZEY PELC

JANINA PELC

Trustee Name: RONALD R. PETERSON

Balance on hand \$ 7,926.31

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: RONALD R. PETERSON	\$ 1,550.00	\$ 0.00	\$ 1,550.00
Trustee Expenses: RONALD R. PETERSON	\$ 4.24	\$ 0.00	\$ 4.24

Total to be paid for chapter 7 administrative expenses \$ 1,554.24

Remaining Balance \$ 6,372.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 123,355.03 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Commerce Bank	\$ 11,150.47	\$ 0.00	\$ 575.99
2	Commerce Bank	\$ 6,582.49	\$ 0.00	\$ 340.03
3	Discover Bank	\$ 10,682.11	\$ 0.00	\$ 551.80
4	Discover Bank	\$ 19,305.15	\$ 0.00	\$ 997.23
5	Discover Bank	\$ 15,277.26	\$ 0.00	\$ 789.17
6	QUANTUM3 GROUP LLC AS AGENT FOR	\$ 778.95	\$ 0.00	\$ 40.24
7	Capital One Bank (Usa), N.A.	\$ 10,403.31	\$ 0.00	\$ 537.40
8	Capital One, N.A.	\$ 560.00	\$ 0.00	\$ 28.93
9	Bureaus Investment Group Portfolio No 15 Llc	\$ 715.30	\$ 0.00	\$ 36.95
10	Department Stores National Bank	\$ 1,225.31	\$ 0.00	\$ 63.30
11	Synchrony Bank	\$ 906.76	\$ 0.00	\$ 46.84
12	Cavalry Spv I, Llc	\$ 7,656.33	\$ 0.00	\$ 395.50
13	Pnc Bank, N.A.	\$ 12,584.42	\$ 0.00	\$ 650.07
14	Pnc Bank, N.A.	\$ 14,592.42	\$ 0.00	\$ 753.78
15	Pnc Bank, N.A.	\$ 10,934.75	\$ 0.00	\$ 564.84

Total to be paid to timely general unsecured creditors	\$ <u>6,372.07</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE